



Official Publication
of the American
Federation of Teachers

The AMERICAN TEACHER

DEMOCRACY IN EDUCATION . . . EDUCATION FOR DEMOCRACY

Vol. 7—No. 2

66

CHICAGO 4, ILLINOIS

November, 1960

Bares Personnel Policies

Survey Shows Need for Reform In Country's School Systems

CHICAGO, Ill.—Need for major reforms in American school system personnel practices to retain teaching personnel are revealed in a sampling survey of 100 districts just completed by the American Federation of Teachers research department.



Dr. Reuter

Dr. George S. Reuter, Jr., research director, compiled the results of the sampling on the basis of exhaustive questionnaires returned by AFT Local presidents in the cities which range from 4,000 to 8 million in population.

Dr. Reuter said that among the major needs revealed to correct the teacher shortage are more and better personnel handbooks, improved grievance procedures and "administrators as

leaders instead of drivers."

The survey, "An Evaluation of Personnel Practices in Selected American School Systems," summarizes the replies to 12 groups of questions concerning personnel practices that have long been regarded as vital to teachers and are considered pertinent to the annual exodus of 10 per cent of the country's teachers from the classroom to other endeavors.

Covers 12 Areas

A summary of conclusions by Dr. Reuter pointed out that improvements are needed in the 12 areas as follows:

"1) Superintendents' communications to insure that directives are in writing and are kept free from confusion.

"2) Grievance procedures to insure that more systems provide such a channel; that there be the right of appeal, and that prompt action is given.

"3) To insure that administrators recognize grievance pro-

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Area leaders inspect 30-year goals of the American Federation of Teachers projected at 44th annual convention by President Carl J. Megel; Charles E. Boyer, executive-secretary of the Minneapolis, Minn., Federation of Teachers, Local 59; and Marie Kelly, delegate from the Boston, Mass., Federation of Teachers, Local 65, snapped at graphic display. Boyer was not a candidate for reelection as an AFT vice-president after years of constructive national level leadership on the Executive Council, in order to give full time to his Minneapolis post. Story below.

New York, Local 2, Votes Work Stoppage

Action Follows Board Delay In Bargaining Agent Election

NEW YORK, N. Y.—Failure of the New York City board of education and city administration to call an indicated collective bargaining election among the city's teachers and to carry out other negotiated agreements (American Teacher, Sept., 1960) resulted in a strike vote by the delegate assembly, then by a membership meeting of the United Federation of Teachers, Local 2, shortly before press time.



Mr. Cogen

The vote of the delegates for a work stoppage, Nov. 7, the day before election, to continue until a settlement, was an overwhelming 300 to three. Dave Selden, Local 2 special representative, said approval of the stoppage at the membership meeting, Oct. 19, in St. Nicholas Arena was "resounding". Teachers refused to cross picket lines at two test-picketed Bronx high schools.

The procedures in issue were projected last May 15, two days before a Federation-called work stoppage, in negotiations between city and school heads and Local 2 and labor union leaders.

Committing themselves to the bargaining agent election for the city and school district were School Board President Charles H. Silver, School Supt. John H. Theobald, Mayor Wagner and other city officials attending.

Representing Local 2 were its negotiating committee, its president and deputy president, Charles Cogen and Samuel Hochberg, aided by labor leaders including Harry Van Arsdale, president of the Central Labor Council.

Other Issues

School and city officials were charged at the delegate assembly with "stalling" on setting up the bargaining agent election for which Local 2 has long worked, and also with failing to create machinery for dues check-off to become effective the first of the year. The school administration was also indicted for offering substitutes three days of sick

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North Kansas City Leader's Case to Court

KANSAS CITY, Mo.—Stormy school board-teacher union relations in low-salaried and tenure-



uncertain suburban North Kansas City resulted early this school year in the board facing AFT-supported court action brought by a teacher for the restoration of his proper contractual status.

The suit was filed in Circuit Court by Paul Schlesselman, president of the North Kansas City Federation of Teachers.

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AFT's 'Decade of Destiny' Mapped in Growth Program

CHICAGO, Ill.—State and Local Federations of the American Federation of Teachers are mobilizing in support of a 16-facet, 10-year growth and expansion program projected by President Carl J. Megel.



Mr. Megel

Megel first announced the project, to bring the AFT's membership to 100,000 and expand national office and field services, at the 44th annual convention in Dayton.

It outlined and spelled out the 16 goals in detail, including one for the AFT's own headquarters building previously projected by the Executive Council.

The projects and expansions contemplate that the next 10 years will be the AFT's "Decade

of Destiny." They follow:

"1) 100,000 members, to augment the yeoman service of our present membership.

"2) A National Headquarters building, to house a necessarily growing staff at minimum cost and to bring further prestige to the American Federation of Teachers and its membership.

"3) A full-time Washington representative, to be in constant contact with legislators for the enactment of legislation favorable to our teaching profession and to coordinate AFT and AFL-CIO activities on all levels.

"4) Collective bargaining for all Locals, to avoid unnecessary grievance issues and to insure democratic action.

"5) \$6,000 to \$14,000 salary schedule a nation-wide reality, to permit members of the teaching profession to live in a manner to which their education and community status entitle them.

"6) State-wide tenure in every state, to preclude areas where

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Personnel Policies

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cedures and are fair in their decisions.

"4) To insure that there are more leaders among administrators and fewer drivers.

"5) To insure that there is a defined school day; that extra assignments are made voluntary, and additional compensation is paid.

"6) To insure that administrators use their authority in a democratic fashion at all times.

"7) To improve ethics among administrators.

"8) To build confidence in administrators.

"9) Disciplining of teachers should be done only seldom at best, and should be constructive.

"10) Transfer policies to insure that they are followed according to seniority and in a democratic fashion.

"11) To encourage greater participation in policy making by teachers.

"12) To make teachers' meetings more interesting, more free and more efficient."

Summaries of Replies

School administration personnel practices in relation to the 12 explored areas, were reported by the AFT Local presidents—with not all answering each question—as follows:

Personnel Handbooks: About three-fourths of the systems surveyed supply such handbooks. About half are generalized. Eighty-one replies declared the books are essential.

Superintendents' Communications: In considerably less than half of the systems, directives from the superintendent's office are in writing and not subject to alteration at the building level. Seventy replies listed "some directives in writing." In more than half, principals add their interpretations.

Grievance Procedures: Three-fourths of the systems have no official grievance procedures. The majority of those having such procedures provide for no appeal, and in the great majority provisions for settlement are indefinite. In 20 of the districts, superintendents do not recognize that teachers have grievances. In 57 systems, teachers were reported as feeling that "right or wrong," the superintendent will uphold the principal, but more than half recalled instances in which the superintendent reversed the principal.

Administrators as Leaders or Drivers: Of 83 replying to the question, 46 considered their administrators drivers rather than leaders.

Defined School Day: Fifty-nine of 98 systems reported no defined school day, and in 55, teachers cannot decline extra assignments without prejudice. Eighty-eight provide no extra compensation for all assignments beyond the school day, but 66 pay for "major assignments." There is an administrative check on building activities beyond the school day in 30 of the systems.

Administration and Authority: Nearly half consider that administrators "exercise author-

ity for the sake of prestige," and more than half reported they exercise authority to discourage free expression. Nearly one-third feel that administrators call teachers' meetings "merely to exercise authority." Thirty-nine reported that administrators play one teacher against another. More than half were said to use authority to impose their will upon teachers, and 45 out of 85 were declared to use authority to secure membership in chosen professional groups.

Administration and Ethics: About one-third reported that administrators in their systems solicit from teachers opinions of the competency of other teachers, but only nine reported that their administrations attempt to "regulate the lives" of teachers. The number of school administrators engaging in "long and short-range planning to circumvent rules" remain noticeable, as do those encouraging teachers to criticize other teachers. Nearly one-third were said to maintain a "corps of stool pigeons," and almost as many to use pupil interviews to check teachers. Administrators in 48 of 86 districts were reported prone to "pretend that criticism of teachers comes from sources beyond their control," and half to retaliate for a teacher's free expression of opinion.

Administration and Confidence: Only in 30 of 87 systems were teachers reported to feel that their opinions are respected, and in only 21 of 85 systems teachers feel that administrators are consistent and impartial. In only about half, administrators were reported tolerant of those who differ. Fifty-four of 86 felt there is a lack of integrity in school administration, and in only 39 do teachers feel free to ask for advice and help. In nearly half the replies, administrators were said not to inspire confidence on entering the classroom, and only 44 of 76 reported that teachers feel that they have support in classroom discipline. Forty-two of 70 said teachers feel that administrators support them in parental complaints.

Disciplining Teachers: Opinion as to whether administrators of their districts offer more destructive than constructive criticism was about evenly divided. Twenty-five out of 88 reported punishment of teachers by excessive assignments, while a larger number of systems use threat of transfer as punishment. Assignment to difficult classes and withdrawal of support in classroom discipline were also reportedly used for retaliation. Half of the presidents reported administrators implying that classroom problems resulted from inefficient teaching. Excessive supervision, routine assignments and transfers to "set apart" schools were also reported for disciplinary reasons.

Transfer Policy: The ratio of systems having a transfer policy based on seniority was reported as 16, yes, to 81, no. Of those having seniority policies only 12 implemented them system-wide. In 41 of the systems, the administrators transfer teachers at will. Teachers transferred for lack of pupils are not interviewed for a vacancy in 67 of the systems.

Policy Making: Presidents in 22 of the systems reported that

teachers feel they have an effective voice in school policy, while 68 reported they do not. In about half, policies are prepared and submitted to teachers for approval. In 68 of 91 systems, teachers committees are selected to study policy and bring in recommendations, but in 42, such committees were called "administration loaded." Teachers were said to feel free to express opinions on proposed policies in 48 systems; not free in 39; but in 48 feel that opposition to policy would bring retaliation. Seventy-five agreed that the end-of-a-day staff meeting is not conducive to a full discussion of policy.

In a memorandum sending copies of the compiled survey to AFT Local presidents, Dr. Reuter credited AFT past Vice-President Charles E. Boyer of Minneapolis, with "much of the pioneering in the preparation of the study."

New York Action

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leave beginning in February instead of five starting in September as promised, also with failing to carry out duty-free lunch hour plans.

Local 2 leaders pointed out that all such items were a part of the May 15 agreement, and since the promises were not kept, "we have no alternative but to reinstate the strike."

Wait No Longer

Cogen said: "We thought that we had reached a fair and equitable agreement last May. We have waited five months for the city and school administrations to carry it out. We can wait no longer."

Selden said Local 2 is "now reinstating" all its original demands on which compromises were reached last May. These include salary and increment corrections, especially extra pay increments for teachers with specialized training.

Local 2 officers said they anticipated that other AFL-CIO unions in the schools would respect the teachers' picket lines. The American Federation of Teachers, by convention and Executive Council actions, is supporting the Local's fight for bargaining.

AFT Locals Aid

CHICAGO, Ill.—American Federation of Teachers Locals throughout the country are contributing financially to the effort of the United Federation of Teachers, Local 2, to secure and win a collective bargaining election.

The AFT Executive Council, in Dayton at the 44th annual convention, authorized that an appeal be made to Locals for contributions, and subsequently President Carl J. Megel wrote it to Local officers, suggesting a quota of \$1 per member.

At press time, contributions which should be sent to the American Federation of Teachers, Chicago, for relay, were reported from the following:

Colorado—Pueblo County Federation of Teachers, Local 567 and Jefferson County Federation, Local 900. Illinois—Franklin Park Council of the West Suburban Teachers Union, Local 571; Quincy, Local 809; Urbana, Local 1195, and LaSalle-Peru L.P.O., Local 1243.

Indiana—Kokomo, Local 811 and Whiting, Local 1040. Michi-



UTPA Photo by Joseph Soifer
New AFT Local adopts a banner: Wendall Coogan, second from right, a charter member, presents officers of the new Westerfield, Mass., Federation of Teachers. Local 1371, with a banner designed by Mrs. Coogan and himself. The "bird" is the emblem of the Westerfield High School, and the prongs behind Coogan are those of a wall clock. Others in photo, from left, Clarence Silvia, Local 1371 treasurer; Anthony DeJohn, president, and Lawrence Hutnick, secretary.

Salary Increase and Health Subsidy in Detroit Victory

DETROIT, Mich.—In addition to a \$100 pay increase effective this school year, Detroit teachers now have a full board-approved subsidy for health insurance.

The raise and benefit were won by the Detroit Federation of Teachers, Local 231, after the nonunion association told teachers they could obtain one but not both.

The Federation also worked for and won the current \$256 to \$846 pay increases now being enjoyed by the school system's music accompanists.

Meanwhile both the city and state continued to be plagued with a teacher shortage. State Supt. Lynn Bartlett estimated that 8,000 teachers holding special certificates were in the state's schools at the beginning of the term.

Sues for Status

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Local 1309, charging that a provision he was forced to accept in his contract is discriminatory and illegal.

'Club' in Contract

Following a 2½-hour closed session last spring, the board notified Schlesselman that his usual contract would be terminated because of a salary editorial in the Teachers Herald, the union's bulletin, which he did not write but for which he had been reprimanded.

Schlesselman was issued another contract which stated that were he reprimanded a second time, his employment would be automatically terminated. He accepted it on advice of Gene McFaden, his attorney now representing him in the court case.

Schlesselman is asking for a declaratory judgment and injunction—that the provisions

for dismissal in his contract be voided and that the board be enjoined from trying to enforce it.

'Union Busting' Board

Meanwhile, the board has demonstrated a "hiring and firing" as well as a "union busting" policy.

The afternoon prior to the Schlesselman disciplinary action, it served notice on two other teachers they should resign since they would not be rehired this year.

The two included Mrs. Nina N. Payton, Local 1309 member, and one of the most popular instructors in the system. She was refused a board hearing after 600 parents petitioned for it.

She announced that she would also take her case to court. Another teacher was told if he would resign he would be given a satisfactory letter of recommendation, but the letter has not been forthcoming.

Union Harassed

The events were preceded by nearly two years of board harassment of the union, in which the latter's recommendations were ignored and school administrators "pressured" teachers to join the company union.

Five principals resigned from the district. Building meetings of faculty members were urged by administrators to help recruit fifth, sixth and seventh grade teachers.

Robert Bates, board president, and Ed. Short, principal of Mrs. Payton's school, refused to appear before the Optimists Club to answer questions about the case.

When Floyd Beasley, president of the club, asked for Mrs. Payton's school records, Bates told him they were not available to the public.

Milwaukee AFT Member Wins Second Court Transfer Stay

MILWAUKEE, Wis.—In what may be the first court test of the new Wisconsin public employee

organization law, passed by the state legislature in 1959, Circuit Judge Harvey L. Neelen of Milwaukee continued a temporary restraining order prohibiting the transfer of Joseph La Gosh from his teaching position at John Muir Junior High School.

La Gosh, who is a member of the Milwaukee Teachers Union, Local 252, and building representative at John Muir, was given an unsatisfactory rating last June by his principal, who

recommended the transfer. The transfer was approved by Supt. Harold S. Vincent, and the school board refused to inter-vene because it had delegated the power of transfer to the superintendent.

Local 252, through its attorney Albert J. Goldberg, sought an injunction restraining Vincent from making the transfer, and Circuit Judge Myron L. Gordon granted the first restraining order, pending a hearing on the merits of the transfer.

At the end of a day-long hearing, during which a number of teachers, the superintendent and the supervising assistant superintendent, but not the principal, took the witness stand, Judge Neelen in an oral opinion declared that the principal "has shown himself to be anti-union." He continued the temporary in-

Influx of Mainland Teachers Raises Hawaii Tenure Issue

HONOLULU, Hawaii — Employment of teachers from the mainland has left many experi-

enced local teachers jobless and the Oahu Federation of Teachers, Local 1127, has served notice on the department of education that the tenure of the latter has been violated.

Wallace K. Onishi, Local 1127 president, said about 80 Hawaiian teachers are jobless because their positions had been given

up to mainlanders, and gave Public Instruction Commissioner Katsumi Kometani an opinion from John Ligtenberg, AFT general counsel, on the seniority and tenure question.

Ligtenberg cited existing laws of Hawaii and declared, "It is clear that all teachers who have completed their probationary service have seniority over all others and are entitled to any position for which they are qualified."

"They cannot be displaced for available positions by others with less service. The fact that the department will have to honor its contracts with new teachers (from the mainland) will not justify the dismissal of teachers who have acquired seniority," Kometani indicated he would refer the issue to the attorney general.

Local in New Growth

The Oahu Federation of Teachers has become an increasing force in teacher welfare in the island of Oahu, its jurisdiction, since the first American Federation of Teachers study-

Monograph Explains Dues Deductions

CHICAGO, Ill. — A monograph, "Examples of Payroll Deductions," has been issued by Dr. George S. Reuter, Jr., AFT research director, as a guide to Locals working to put the dues collection procedure into effect.

The guide contains the forms and procedures used in Detroit, Duluth, Berkeley and San Francisco. It was transmitted to Local presidents by AFT President Carl J. Megel with a letter calling attention to the advantages of the plan.

The Ohio legislature recently enacted a law allowing payroll deductions of dues of public employees, and the Weekly Bulletin of the Toledo Federation of Teachers, Local 250, announced that the school board had approved the plan for TFT members.

tour to the University of Hawaii in 1958. Its membership had increased 31 times over as of last May, and Onishi reported another one-third growth the first month of this school year.

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Snapped at annual fall party of Dearborn Federation of Teachers, Local 681: Michigan Lieut. Gov. John Swainson extends a warm greeting to Teacher Gladys Carothers, in receiving line with Michigan Teachers Federation President Jane Rehberg and Local 681 President Ray Howe.

Dearborn, 681, Climaxes Year Of Progress With Fall Party

DEARBORN, Mich.—A year of progress, salary and benefit-wise was noted by the Dearborn Federation of Teachers, Local 681, at its 16th annual fall party this school year.

The salary increases included \$300 at the maximum plus a 2½ per cent cost of living factor. The board also granted a \$10 per month payment on insurance premiums, retirement and death benefits.

Another budget item allocated funds to encourage and provide for extensive teacher participation in professional conferences and conventions.

New Salary Lanes

Two new salary classifications were created, one for Bachelors plus 20 hours and one for Masters plus 30 hours.

A long-standing goal of the Federation was achieved when summer and night school teaching rates were set at a percentage of the teachers' regular

monthly contract salary, bringing the hourly compensation into equality with that paid during the regular school year.

Dearborn's maximums now stand at \$8,071 for Bachelors, \$8,563 for Masters and \$9,383 for Doctors, while future upward provisions are projected in a report of a school needs civic committee.

Notables at Party

Those in the receiving line at the annual fall party included Michigan Lieut. Gov. John Swainson, Mrs. Jane Rehberg, president of the Michigan Federation of Teachers, and Ray Howe, Local 681 president.

Messages of congratulation were received from Gov. G. Mennen Williams, U. S. Senators Patrick McNamara and Philip Hart and AFT President Carl J. Megel. Speakers included School Supt. Stuart L. Openlander while other education as well as labor leaders mingled in the crowd.

THE AMERICAN TEACHER

Vol. 7

November, 1960

No. 2

Published by the American Federation of Teachers, affiliated with the American Federation of Labor-Congress of Industrial Organizations



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Published five times yearly, in the months of September, November, January, March, and May. SUBSCRIPTION: \$1.00 per year—foreign \$1.10—Single copy, 25c. Subscribers are requested to give prompt notice of change of address. Remittances should be made in postal or express money orders, drafts, stamps or checks. Available in Microfilm through University Microfilm, Inc., Ann Arbor, Mich. Postmaster: Please send form 3578 to 28 E. Jackson Blvd., Chicago, Ill.

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Soviet Education Challenge

By Hubert H. Humphrey*

Thoughtful Americans are concerned about the missile gap, the space gap, the lag in our capacity for limited war, the lag in our economic growth rate. I am very concerned about these problems but I am even more concerned about the education gap. The Soviet Union is building up a tremendous stockpile of highly trained manpower that presents a far greater challenge to the United States than any Soviet stockpile of fissionable materials for atomic power.

The real threat to America's world leadership comes not from Soviet rockets but from Soviet schools. The success of Soviet conquest is pegged to the progress achieved by Soviet education. This is the new Soviet power. If we ignore this challenge, Soviet education can make the United States a second-class power in less than 10 years.

Soviet Russia is spending 7 or 8 per cent of its gross national product on education—double the rate of education spending in the United States—although the actual amount of money is about the same in both countries. So a country only half as rich as we are is spending just as much on education as we do.

Before the Communist Revolution in 1917, Russia was 75 per cent illiterate. Now illiteracy is almost completely wiped out. Here we are struggling to achieve and maintain a student-teacher ratio of 30 to 1. Yet the Soviet Union reports they have achieved a student-teacher ratio of 17 to 1.

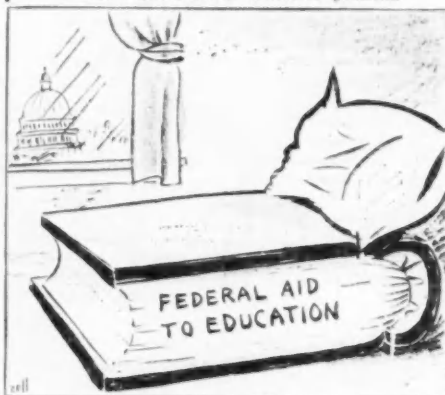
If you wonder why there is no teacher shortage in Russia, I can give two simple reasons—money and prestige. Compared to American teachers, the Russian teacher is poorly paid. But the beginning teacher in the Soviet Union earns as much as beginning doctors and engineers. Top Soviet professors get salaries equivalent to \$35,000 or \$50,000 a year. Furthermore, the Russian people respect the teaching profession. There is so much competition to attend teachers' institutes that only one out of five applicants can be accepted.

Is it so surprising that the Soviet Union threatens to out-perform us in scientific and technological prog-

*U. S. senator from Minnesota, a former teacher and past member of the American Federation of Teachers.

Washington Sleeps Here

From United Mine Workers Journal



ress? There are twice as many science teachers in the Soviet Union as there are in the United States. And 12,000 of America's 23,000 high schools do not even offer a course in physics, a basic science in the Atomic Age!

I am aware of the progress under way in secondary school teaching of physics and mathematics in the United States and I support these efforts. We have made much progress, but much remains undone. There is still a bad education gap—and it will get steadily worse unless we take very decisive steps to change our aimless, careless attitude toward education in America.

Think what this education gap will mean 10 or 20 years from now! To whom will the emerging nations of Asia, Africa, and Latin America look for scientific and technological leadership and assistance?

Soviet Russia now has a manpower reserve of 974,000 professional engineer graduates—or one-third more than we have in the United States. Furthermore, they expect an annual increase of 125,000 in the next five years—three times as many engineers as we expect to add. And every high school graduate in Russia has studied a second language for six years. Only 15 per cent of America's high school students study a foreign language, and many of these for only two years. There are 10 million Russians studying English—and only 10,000 Americans studying Russian. . . .

Our educational system must reflect our own national character, our own hopes and aspirations. We must not imitate the Communists—but where we can, we should learn from them. Now I do not want to let anyone think that education in America is no good. It is good. Our teachers are competent, self-sacrificing and dedicated. And there is a tremendous difference between an educated man in a free society and an educated man in a slave society.

In America we educate for freedom. In Russia they are training people for service to an all-powerful, totalitarian Communist state. They want engineers and scientists. We, too, want engineers and scientists—but we also want philosophers and poets, historians and theologians, and all the other people whose creative freedom and originality give meaning to the democratic way of life.

We are going to need all the manpower we can muster in the years ahead if we are to meet the challenge of Soviet competition. Yet half of the top five per cent of our high school graduates never go on to college. Right now we are wasting priceless manpower that we will need desperately in the coming decades. Yes, manpower is our most valuable resource and we should be developing it up to the very limit of our capacities. We should be investing more money in schools, more money for teachers' salaries, more money for college scholarships, more money for college housing, libraries and laboratories.

It is false economy to shortchange America's young people in education. It is first-rate foolishness to give our boys and girls a second-rate education in a world of competitive coexistence. It is a national scandal that we spend more on alcohol and tobacco than we spend on all elementary and secondary education, together. And we spend three times as much for advertising as we do on higher education. We spend millions of dollars on military projects which have less than a 50-50 chance of success. And millions of dollars go down the drain every time we have a fizzle or a flop at Cape Canaveral. But education is an investment where we know every dollar spent will help our youngsters and will help America.

The President's Column

By Carl J. Megel

DEMANDS for additional service to Locals of the American Federation of Teachers increase daily. During the past two months, I have been extremely busy attending membership meetings, teachers institutes, and state Federation conventions.

In traveling across the country this fall, I have become alarmed by evidence which gives rise for concern to our nation's economy. One cannot help but notice the large number of empty stores in every city, the large number of "home for sale" signs and "apartment for rent" stickers.

At the same time, the Labor Department advises that over four million people are unemployed and that steel is being produced at only 53 per cent capacity.

As public employees, we as teachers, whose income is derived from public funds must give serious consideration to these signposts, certain in the knowledge that we can help in directing the nation toward a sounder and safer economy.

EARLY IN OCTOBER, I had the privilege of attending the Empire State Federation of Teachers convention held in Binghamton, New York. All delegates left the convention filled with enthusiasm and new spirit because of the excellence of the convention. President Eliot Birnbaum and his officers deserve great credit for their part in making this such an outstanding event.

Indeed, it was inspiring to me, but not unexpected. One year ago, the Empire State Federation embarked upon an expanded organizational program when they employed John Fallon of Kingston, as their full-time representative. It was this action which has made a great objective difference.

Similar results have been obtained by James Fitzpatrick in Wisconsin, Paul Woods in Illinois, and Jane Rehberg in Michigan—all of whom have completed their first year of service in their respective state Federations. Minnesota, the first state Federation to employ a full-time representative, has now been able to supplement Harvey Otterson's distinguished record by the addition of Henry Winkels.

California also has been able to enlarge its program so that it now has two full-time representatives in Hugh MacColl and Ralph Schloming. In Pennsylvania, Margaret Root is continuing her effective job in spite of extremely difficult school finance problems found in the state.

Ann Maloney in Indiana, Marjorie Parsons in Colorado, Bill Karnes in Arizona, and John Wasson in Texas are giving these state Federations organizational help and service.

In Hawaii, Wallace Onishi who, in two years, has been able to effect tremendous membership gains, writes to advise that their Institute is expected to be the largest in their history and that many new members are being enrolled each day.

Full-time representation in New York, in Cleveland, Detroit, Chicago, Minneapolis, Los Angeles, and San Francisco provides encouragement for all AFT members, since it gives them assurance that in the troubled times ahead, their organizations will be fully and competently represented.

WHILE WE MUST NOT fail to give consideration to our economic position, it is, indeed, interesting to observe that merit rating plans are again raising their ugly heads. The American Federation of Teachers has vigorously and continuously opposed merit rating plans because we maintain they are educationally unsound. It is extremely unfortunate that at a meeting of New York State's school superintendents recently, a resolution favoring merit rating was approved.

Other plans which propose some form of extra pay for superior teachers add up to merit rating and nothing else. Our opposition to merit rating stems from the fact that it is impossible to measure one teacher above another on a dollars and cents basis.

Merit rating cannot fairly evaluate teacher effectiveness; instead, conformity rather than good teaching is rewarded. Conformity is the antithesis of democracy because it discourages academic freedom and creates competitive—rather than cooperative—teaching.

ALL-IN-ALL, merit rating is a smoke screen used to hide inadequate salaries. Uniformly higher salary schedules starting at \$6,000 and reaching \$14,000 in eight or ten steps based upon training and experience provide for adequate take-home pay, establish teacher morale, and are most productive of classroom excellence—the ultimate objective of any good teacher.

Your American Federation of Teachers is the only organization which honestly states this premise and vigorously defends it.

Chicago, Local 1, Opposes Political 'Merit' Machine

CHICAGO, Ill. — Chicago teachers do not intend to allow an internal political machine to be set up in the school system by means of a merit rating system for determining teachers' salaries.

This was the reply of the Chicago Teachers Union, Local 1, in its Chicago Union Teacher, to what was considered a "trial balloon" proposal of merit rating discussed in secret board session by School Supt. Dr. Benjamin C. Willis and board members.

John M. Fewkes, Local 1 president, also countered by an-

nouncing that the union is requesting the board to increase the salary schedule for all teachers by \$500 at all levels next year.

Call Plan 'Insidious'

The Chicago Union Teacher reported that many of the city's teachers had protested the plan to the union, calling it "insidious," and added:

"The board should know, if it already does not know, that perhaps the greatest objections to any plan of merit rewarding the few at the expense of many in Chicago are:

"(1) The lack of an objective scale by which to rate teachers.

"(2) The teachers' lack of confidence in some school administrators, many of whom have

given evidence of resorting to subjective rather than objective evidence in the present rating system, as well as in other matters.

"(3) In large schools, particularly, with the present trend toward the impersonal, many administrators do not know the teachers, and the teachers do not know them."

The statement added, "The Chicago Teachers Union agrees with the teachers who feel merit rating is tyrannical and reprehensible."

Faces Large Shortages

Willis later in the year told a board meeting that the most important thing in the schools is to get class size down. He added:

"For real quality in teaching, we are short 6,000 classrooms which would cost \$150 to \$180 million to build, and 6,000 teachers who would cost \$40 to \$50 million a year."



Two hundred new teachers were guests of the Gary Teachers Union, Local 4, at a welcoming luncheon and orientation program this fall. Each one was presented with a door prize from a Welcome Wagon as well as a copy of the union's handbook explaining the Local and containing information about the school system. In photo, seated, Local 4 President Robert J. Kasunich explains handbook to Sam Pollak and Miss Henrietta Lacey, new teachers.

Emotional Pique Charged In Transfers

TOLEDO, Ohio — The Toledo Federation of Teachers, Local 250, has asked for the elimination of "emotional pique" in the transfer of teachers from one class or one school to others.

The Federation sent a resolution originating in its grievance committee to School Supt. Dunsmore declaring that shifts or transfers should be made because they would be of positive value educationally rather than punitive.

The committee with the support of the Local's board, also

asked that high school teaching vacancies be filled by teachers now in the system rather than with new teachers, "many of whom are recent college graduates," as presently.

Folio Lists Foreign Teaching Jobs

MASSAPEQUA PARK, N.Y. — A folio, "Teaching Opportunities Abroad," giving information as the name implies, has been issued by Hill International Publications which also publishes a guide to more general employment abroad.

Both the folio and guide may be obtained from the publishers, Box 26, Massapequa Park. The teacher employers include the U.S. Armed forces, government and other agencies; international and private organizations and mission schools, large U.S. companies and private American schools.

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Wasilewski Sex Case Taken To Court With Union Support

MILWAUKEE, Wis. — Edwin M. Wasilewski, boys' technical high school speech teacher, who

was dismissed for discussing sex in his senior class (American Teacher, Sept., 1960), has appealed to the Circuit Court for a review and reversal of the board of school directors' action.

Mr. Wasilewski

In a petition for reinstatement prepared by David L. Uelmen, his attorney, Wasilewski, a member of the Milwaukee Teachers Union, Local 252, contends that he did not violate the principles of "efficiency and good behavior." He charged that he was deprived of a fair hearing, and that the school board's action was "arbitrary, oppressive, and unreasonable."

Membership Support

At a fall membership meeting, the Milwaukee Union voted to continue support in Wasilewski's case in the following motion:

"We approve the policy of giving financial aid in support of the Circuit Court appeal of the school board's decision in the

Wasilewski case, and the membership instructs the president, treasurer, and grievance committee chairman to formulate and implement a plan for financing assistance in this case."

The Local appealed to both the American Federation of Teachers and the Wisconsin Federation of Teachers for defense aid. John Lichtenberg, legal counsel for the AFT, has assisted and counseled with the Local in the case.

Tenure Is Issue

Officers of Local 252 also prepared and issued a statement to all the teachers of Milwaukee explaining its stand. The statement conceded that in the opinion of many teachers Wasilewski may have used poor taste and displayed poor judgment, but asserted that "it is of utmost importance to our profession that the courts clearly decide whether bad judgment constitutes bad conduct and makes a teacher subject to dismissal under the tenure law."

"The actions of the administration in this case should also be a matter of deep concern to all teachers who prize their civil and professional rights," the statement said, and pointed out that "the outcome directly affects the welfare of every Milwaukee teacher."

Demand for AFT Insurance Grows, New 'Five-Ten' Policy

CHICAGO, Ill. — Policies totaling more than \$10,360,000 were reported outstanding in the AFT - sponsored group

life insurance plan for members as Albert H. Wohlers, insurance adviser, announced the inauguration of a Five-Ten Plan halving the provisions of the also AFT sponsored Ten-Twenty health and accident policy.

Wohlers said that about 21 1/2 per cent of the membership have taken out the group life insurance so far, with half insuring their spouses, and that 1,280 children of teachers are also covered.

Fifty-seven per cent of member policy holders elected to insure members of their families, Wohlers said. The average life policy was reported as between \$9,000 and \$9,100.

Interest in Five-Ten

Meanwhile the newly inaugurated Five-Ten health and accident plan announced at the Dayton convention and detailed on the back page of this issue of the American Teacher, was reported to be arousing great interest among members.

The cost of the Five-Ten Plan and its benefits are half those of the Ten-Twenty, Wohlers said it is designed especially for members wanting the lesser coverage for any reason, including ability to participate in it along with previously contracted insurance.

Wohlers and AFT President Carl J. Megel collaborated in designing both plans which are especially tailored to teachers needs and underwritten by the American Casualty Company of Reading, Pa. Wohlers added:

"For those members who have had some health and accident insurance and have been reluctant to drop it, yet have been aware of a need for a limited amount of additional coverage, the Five-Ten Plan is 'just what the doctor ordered.'"

Teachers already carrying the Ten-Twenty health and accident policy should not ask for the Five-Ten, he said. Questions concerning either the life or the health and accident policies should be addressed to Wohlers, 223 West Jackson Blvd., Chicago 6, Illinois.

Outlines Goals In Attractive Monograph

SPRINGFIELD, Mass. — The Springfield Federation of Teachers, Local 484, has issued an attractive 4-page folder outlining its program for school and teacher welfare.

The monograph stresses the need for smaller classes, Federal aid to ease the municipal tax burden, elimination of the need for extra jobs for teachers, maintenance of high standards and orderly conditions in the classroom.

Other teachers are invited to join in the program, Walter D. Nickerson is Local 484 president.



Mr. Wohlers

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Ten AFT Leaders Are Cited At Michigan Teachers' Day

DETROIT, Mich.—Mrs. Mary Ellen Riordan, president of the Detroit Federation of Teachers,



Mrs. Baxter Mrs. Riordan

Local 231, and Mrs. Jessie Baxter of Lincoln Park, were among 10 AFT members and leaders receiving Teachers Day citations at this year's Michigan State Fair.

Mrs. Riordan was cited for

her outstanding contributions to education, and Mrs. Baxter, an AFT past vice-president, received one of five special awards for outstanding service to the teaching profession.

This year's awards were presented by Gov. G. Mennen Williams. They were inaugurated seven years ago at the fair by James Hare, then fair manager, and now secretary of state. In all, 35 teachers were honored this year.

Other Michigan Federation of Teachers leaders and members receiving the citations included Julia Antonowicz, Grant W. Barber, Genevieve Conley, Allen F. Grelle, Elizabeth (Beth) Hale, Wilbur Hass, Hugh M. Kahler, and Eldon C. Rosegart.

Teachers Study New Income Tax Deduction Explanation

WASHINGTON, D. C.—Teachers throughout the country are studying the Internal Revenue Department ruling of April, 1958 (American Teacher, May, 1958), concerning deductibility of education expenses with new interest following a 10-page interpretation issued by the revenue service.

The supplement (Revenue Rule 60-97) undertakes to explain the original ruling which has been interpreted by many income tax collectors and officers differently, and under which travel deductions for sabbaticals under school board regulation were first ruled out.

Subsequent to the explanation, the Internal Revenue Service following testimony, conceded the U. S. Tax Court appeals of Mr. and Mrs. Arthur W. Wals and Miss Ruth M. Harris, Chicago, for expense deductions for sabbatical leaves taken under board of education regulations. (American Teacher, Sept., 1960)

Repeats Main Rules

The supplement reiterates that the original regulation (Section 1-162-5 of the Code) provides that expenditures made by a taxpayer are deductible if they are for education undertaken primarily for the purpose of:

"(1) Maintaining or improving skills required by the taxpayer in his employment or other trade or business, or

"(2) Meeting the express requirements of a taxpayer's employer, or the requirements of an applicable law or regulation, imposed as a condition of the retention by the taxpayer of his salary, status or employment."

(An IRS news release said copies of the explanation may be purchased from the Superintendent of Documents, U. S. Government Printing Office, Washington 25, D. C., for 20 cents a copy, by asking for "Revenue Ruling 60-97, Internal Revenue Bulletin 1960-11.")

(Single copies may be obtained free, the release said, upon request to the IRS Public Information Division, Internal Revenue Building, Washington 25, D. C.)

"Generally, the supplement seeks to clarify and interpret in-

formation in the original regulation. Deductions for study preparatory to entering teaching are, of course, not allowable. The supplement further summarizes:

"... It may be said that expenses voluntarily undertaken primarily for the purpose of maintaining or improving skills required by a taxpayer in his employment or other trade or business are deductible, as well as those incurred primarily because required as a condition of retention of his salary, status or employment. . . .

"... The fact that academic credits, a degree, a new job, or advancement may result does not preclude a deduction so long as the education is primarily undertaken for one of the two purposes specified in the regulation. . . ."

Off-Duty Study

The 11 examples cited are of hypothetical but specific nature. Explanations in the summary preceding them, includes the following previously under dispute:

"A taxpayer undertaking education during an off-duty period or temporary leave of absence may deduct his expenses of travel, meals and lodging in addition to tuition costs, fees, cost of books, et cetera, if the expenses otherwise qualify for deduction and if there is a firm understanding or obligation that the taxpayer will return to his employment at the end of the off-duty period or the temporary leave of absence.

"In this connection, anticipated or actual presence for more than a year at a particular location strongly tends to indicate 'indefinite' as distinguished from 'temporary' presence there."

Local 252 Aids Teacher's Case, Compensation

MILWAUKEE, Wis. — The Milwaukee Teachers Union, Local 252, is supporting the Circuit Court appeal of Yale Tolwin, junior high school teacher, for workmen's compensation while

Schloming Southern Cal. Exec.-Sec'y

PASADENA, Calif.—Ralph Schloming, formerly a social studies teacher in the Kern

County Union High School at Bakersfield, and having a wide experience in other activities, is the new executive secretary of the California Federation of Teachers for the southern part of the state.



Mr. Schloming

Schloming's appointment became effective in August, with headquarters in Federation offices at 3745 Denair St., Pasadena. He is a former executive secretary for the Friends Committee on Legislation for Southern California, and was for 14 years a YMCA worker and leader.

He has also been interested in foreign group travel and conducted a number of student and adult tours to Mexico and Europe. He graduated from the University of California, Berkeley, majoring in economics and education.

Hayes Joins Biographers Of Lincoln

WASHINGTON, D. C.—Melvin L. Hayes, now in the U.S. Office of Education publications department, and formerly education editor of the Toledo (O.) Blade, is the author of a new book, "Mr. Lincoln Runs for President".



Mr. Hayes

Hayes, also a journalism teacher in American University, will be recalled by members of the Toledo Federation of Teachers, Local 250, for his coverage of school affairs in that city, and also for his reporting from American Federation of Teachers conventions.

His book, published by the Citadel Press, New York City, is the story of Lincoln's campaign for president from his nomination to his entry to the White House.

disabled by injuries in a faculty-student volleyball game.

While he lost seven days of teaching, his workmen's compensation was denied by an examiner of the industrial commission. Local 252 retained Attorney Albert J. Goldberg to handle the court case.

The appeal contends that the teacher was engaged in an activity sponsored by Wells High where Tolwin teaches and that the accident was during school hours.

First Fourteen Over Quota Top In This Year

CHICAGO, Ill. — Fourteen American Federation of Teachers Locals were shown by their per capita to have made their 1960-61 membership quotas at press time.

The quotas were assigned by President Carl J. Megel at the beginning of the school year. The

"over-the-top" Locals are:

Illinois—Gillespie Elementary Teachers Union, Local 649; Belleville, Local 673; West Frankfort, Local 817, and East St. Louis Principals, Local 1327.

Indiana—Gary, Local 4, and East Chicago, Local 511 Massachusetts—Lowell, Local 495, Michigan—Monroe, Local 1354, Minnesota—Biwabik, Local 1303, Crosby-Ironton, Local 1325, and St. Louis County Principals, Local 1350.

New Jersey—Paterson, Local 482, Wisconsin—Madison, Local 35, and Wisconsin Circuit, Local 432.



New teachers have been welcomed into school systems generally by AFT Locals in the last two months with dinners, receptions, teas and breakfasts attended also by public, school and labor leaders. Above, snapped at a breakfast for new teachers hosted by the Kenosha, Wis., Teachers Union, Local 557, from left: Speakers Tracy Cummings, Local 557 president; James L. Fitzpatrick of Milwaukee, executive director of the Wisconsin Federation of Teachers; Mrs. Regina Berg, secretary of the Kenosha AFL-CIO, and School Supt. Harold Maurer.



Twenty-five teachers new in the system were welcomed at a dinner and reception by the West New York, N. J., Federation of Teachers, Local 833. Louis Bremer, right, president of the Local, greets Mrs. Jeanne Schlosser with handshake. Others from left are Teachers Thomas Simone, Gerald Lange, Mrs. Joan Rawlings and Mrs. Ellen S. Smith, Federation past-president.

AFT Officers Urge Leave Legislation

CHICAGO, Ill.—President Carl J. Megel joined AFT General Counsel John Lichtenberg in urging state and local Federations to work for legislation providing teachers with absence leaves while holding public office, in states not having them.

The need for the legislation in Indiana as well as probably other areas was highpointed when the Terre Haute school

board refused a leave to Fred Wampler, 20-year teaching veteran, when he was elected congressman. (American Teacher, March, 1959.)

Lichtenberg secured an unofficial opinion from Thomas L. Webber, Indiana attorney general, saying such action would be optional and Wampler in any event would be unable to advance on the salary schedule.

A bill to grant proper leave under such conditions failed in the last Indiana legislature, and Megel urged leaders of Indiana Locals to reintroduce it this coming session, in order that teachers of the state may retain first class citizenship while serving their country.

Smeared in Un-American Quiz, Fights to Regain Credentials

SAN JOSE, Calif.—Question marks on procedures and repercussions from the House (Congressional) Un-American Activities Committee in California remained un-erased when a hearing on an appeal to regain his teaching credentials by Tillman E. Erb, classroom veteran, before an officer of the state division of administrative procedures in San Francisco was postponed until December.

Erb, a teacher for 30 years; member of the San Jose Teach-



Mr. Erb

ers Union, Local 957, and one of the organizers of the Denver Federation of Teachers, Local 858, as well as a delegate to the 1948 AFT convention, was denied renewal of his contract and refused renewal of his credentials as the result of a tilt with the congressional committee in cases that created furor in the state.

First Victim of Law

He was the first teacher to have his credentials revoked under California's equally controversial Dilworth Act which requires that teachers answer questions of the committee. Erb agreed to answer the questions but on advice of counsel refused to testify about others.

The case began last spring when the teacher was summoned to the superintendent's office and refused a contract for this year, then recalled for the purpose of receiving a subpoena from the activities committee.

Appearing before the committee in San Francisco during the spring, Erb offered to answer all questions about himself personally, providing the committee would not force him to testify about others.

Following this appearance, Erb continued teaching until June, and meanwhile had applied to the state education department credentials division for a renewal of his general secondary credential to teach. The credentials commission took up the request after it was repeated

two days before the credentials expired.

Erb attended the commission's meeting although "uninvited but permitted to attend because it was an open meeting," with John Thorne, his attorney, his wife and six members of Local 957; also employed a court stenographer to take a complete transcript of the meeting.

The credentials commission denied his application on the ground that Erb was "guilty of insubordination and unprofessional conduct for violating the Dilworth Act."

Irrelevant to Credentials

Erb and Thorne contended that the former had fulfilled the requirements of the Act—but regardless of whether he had violated it, the law does not apply to the granting of credentials.

The language of the Dilworth Act, it was pointed out, applies only to school district authorities who have the right (although courts say it is not mandatory) to dismiss employees who refuse to cooperate fully with the Un-American committee.

The decision of the credentials committee was appealed by Thorne under the Administrative Procedures Act to the hearing office for reversal but postponed. Thorne, representing Erb, is general counsel of the Santa Clara Central Labor Council and chairman of the Santa Clara County Central Labor Committee. Local 957 is supporting Erb.

The 44th annual convention of the American Federation of Teachers in Dayton, O., adopted a resolution calling for the abo-

issues with which college and university faculties are faced.

"14) An AFT state legislative coordinator, to be of service to individual states by coordinating state legislative efforts of benefit to the profession and the educational system within the state.

"15) Fifty State Federations, to blanket the nation with a strong unification of effort.

"16) Fifty AFT national representatives, to give complete organization coverage to every state and to assure services in coping with issues as they arise."

Megel added, "It is an ambitious program. These are thrilling goals which can and will be attained in the next decade by unified action. The fulfillment of this program will give to teachers in all areas of our nation, in towns, in villages, and in cities, an organization to which they can turn, an organization which will help them with their problems.

"Always—constantly and continuously—the American Federation of Teachers brings faith and new hope to oppressed and impoverished teachers everywhere. In these turbulent times, fraught with such frightful tensions, our freedoms are often taken for granted. We must constantly exalt our justifiable pride in the American Federation of Teachers.

"The American Federation of Teachers has shaped a far-reaching concept of education—not an economy-minded precept. It becomes our sacred trust to teach faith in the ideals that made us strong. The future will hold us responsible. In this effort, we shall not fail!"

lition of the House Un-American Activities Committee.

The resolution cited the committee's hearings in California. It also said it was in support of a growing body of outraged citizens, legislators, congressmen and civic groups who feel the committee should be discontinued.

Money Sought For Children In Louisiana

CHICAGO, Ill.—The American Federation of Teachers Executive Council has adopted a motion by Vice-President Selma M. Borchardt of Washington appealing to all Locals to make voluntary financial contributions, "no matter how small, to help raise funds for use in feeding innocent children of Louisiana who have been dropped from relief rolls because their parents conduct is offensive."

Locals are asked to send their contributions to the American Federation of Teachers, National Office, 28 E. Jackson Blvd., Chicago 2. Need for the money is explained by the following story from the New York Times:

"Baton Rouge, La., Aug. 27—Nearly 23,000 children have been removed from Louisiana's welfare rolls as a result of legislation approved by the 1960 legislature, welfare officials reported today.

"The children, 95 per cent of whom are Negro, are illegitimate and were receiving state and Federal aid to dependent children.

"The pinch is just now being felt, since July checks went out as scheduled. However, the children, representing 95,000 cases, were removed from the rolls prior to mailing August checks.

"The situation is the result of legislation backed by Gov. Jimmie H. Davis. He said that the legislation was designed to take off the welfare rolls those who made it their business to produce illegitimate children."

AFT Member Authors New Novel

LOWELL, Mass.—Miss V. T. Calnan, a charter member of the Lowell, Mass., Federation of Teachers, Local 495, is the author of a new novel, "The Blood of Gennaro," published this year by Coward-McCann.

The book is one of psychological suspense and deep spiritual concern. It is the story



Miss Borchardt

Areas Assigned To Members Exec. Council

CHICAGO, Ill.—The following areas have been assigned to American Federation of Teachers vice-presidents by the Executive Council:

Selma M. Borchardt of Washington, D. C.—District of Columbia, Maryland, Georgia, Florida and Canal Zone.

Rose Claffey of Salem, Mass.—Massachusetts, Vermont, New Hampshire and Maine.

A. James Heller of Minneapolis, Minn.—Minnesota, Wisconsin, North Dakota and South Dakota.

Mary J. Herrick of Chicago, Ill.—Chicago, Missouri, Kansas and Alabama.

Paul B. High of Cleveland, O.—Northern Ohio and Pennsylvania.

Mrs. Veronica B. Hill of New Orleans, La.—Louisiana, Texas and Oklahoma.

Dr. David A. Hilton of Grosse Pointe Farms, Mich.—Michigan.

Phyllis Hutchinson of Portland, Ore.—Oregon, Washington, Idaho, Montana and Alaska.

Edward A. Irwin of Hollywood, Calif.—Southern California, Nevada, Hawaii and New Mexico.

Dan D. Jackson of Daly City, Calif.—Northern California, Arizona, Wyoming, Colorado and Utah.

Sophie Jaffe of New Britain, Conn.—Rhode Island and Connecticut.

Guy M. Lahr, Jr. of Granite City, Ill.—Illinois, except Cook, Lake, Will and DuPage counties.

Mrs. Dorothy Matheny of Toledo, O.—Ohio with exception of northern portion, and West Virginia.

Charles W. Miller of Gary, Ind.—Indiana, Kentucky and Tennessee.

Mrs. Rebecca C. Simonson of Peekskill, N. Y.—New York, Delaware and New Jersey.

Mary R. Wheeler of Oak Park, Ill.—Iowa, Nebraska and Cook, Lake, Will and DuPage counties in Illinois.

Under Executive Council—North Carolina, South Carolina, Arkansas and Virginia.

of the return to Naples of an American airman, to find the man who betrayed his wartime group to the enemy.

This leads into the feast day of San Gennaro when, it was said the blood of the ancient saint liquified, and the airman was caught in the worshipping crowds.

A love story is interwoven. Morris L. West, author of "The Devil's Advocate," wrote: "Calnan is a real novelist, having sympathy with people, a sense of *genius loci*, and, much more important, a conviction of the importance of ideas in the shaping of human life."

Miss Calnan is an art supervisor in the Lowell school system and a design consultant for an engineering company. Coward-McCann is at 210 Madison Ave., N.Y. The book retails for \$4.95.



Miss Calnan

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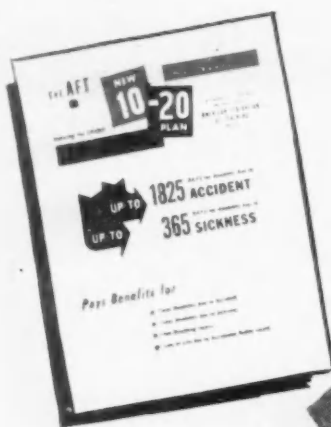
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**Pays Up
to \$25**

... for actual charges for MEDICAL TREATMENT or X-RAY EXAMINATIONS within 30 days after an accident if you sustain an injury which does not cause a loss for which other indemnity is payable but which does require such treatment or examination.

**Pays
\$500**

... to your beneficiary in the event you lose your life as the result of accidental bodily injury. Loss must occur within 180 days after the accident.

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223 W. Jackson Boulevard, Room 900
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YOUR LOCAL NUMBER

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	Daily Indemnity	Accidental Death Principal Sum	Under 40	40-49	50-59	60-69
(When hospitalized)	\$5.00 \$10.00	\$500.00	\$21.00	\$24.75	\$30.75	\$41.00

Premiums apply at age of entry and upon renewal date of insurance.

Your Application

Name in Full _____

Address _____ City _____ State _____

Date of Birth _____ Height _____ Weight _____

Occupation _____

Beneficiary _____ Relation _____

1. Are you now on full-time active duty? _____

2. To the best of your knowledge, are you in good health and free from any physical impairment or disease?

(Give details of all exceptions): _____

3. What medical or surgical advice or treatment have you had in the past 10 years? _____

4. What other Accident & Health Insurance are you now carrying? _____

5. Do you represent each and all of the foregoing answers to be true and complete to the best of your knowledge and belief? _____

Date _____

Signature of Applicant _____

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24-hour, worldwide coverage. Free choice of physician or hospital.

All air travel covered.

Benefits do not decrease because of your age.

Group purchasing power keeps cost low.

Premium waived after six months of continuous disability.

Means of injury need not be violent or external.

Eligibility Requirements

1. All active, gainfully employed A.F.T. Members under age 65 in good standing who are not disabled, are eligible to apply for the A.F.T. 5-10 Plan.
2. The insurance company reserves the right to accept applications on the basis of applicants' insurability.
3. A certificate will be issued to you provided that you meet all Eligibility Requirements at that time and can meet the underwriting requirements of the company.
4. Complete application and return it immediately to: A.F.T. "5-10" Plan, 223 W. Jackson Blvd., Room 900, Chicago 6, Illinois.

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